## THE GOVERNOR'S MESSAGE.

Continued From First Page

under our new canal policy, to provide for the inspection of boats and the collection and preservation of statistics. Since, by the adoption of the constitutional amendment, the cost of maintaining the tanals is to be met by a tax upon all the property of the State, it is our plain duty to deal with this subect with strict economy. The safeguards heretofore existing in the Constitution, which protected the taxpayers from unlimited expense in the management and repair of the canals, having been relinquished by the people, this act is by no means to be regarded as an indication that they have fortotten the time when the extravagance and fraud connected with the canals were a scandar and rebrough to the State. They have, in their devotion o their great water-ways, and in the fear that the limitations of the Constitution might impair their n efulness, surrendered the protection thus afforded together with the revenue derived from toils, and have intrusted the whole matter to their chosen representatives. In the execution of the trust combutted to us under such circumstances, all propoutions and schemes for the enlargement of the canals to the expenditure of large sums of money in their be the expenditure of large sums of money in their niteration, should, in my opinion, he stubbornly opposed, at least until the effect of the aboution of lois is fully apparent. At the present time, what the people want, and what they will demand, is the management of the canals as they now exist in such manner t at their atmost capacity shall be made available at the lowest possible cost. Considerable sams of morey which have been appropriated for specific capal purposes still remain in the breaking the extenditure of the same having been heretofose prevented by the promibition of the Constitution. It is suggested that these moneys point well constitute a fund to be drawn upon to meet unforceseen emergencies.

CANAL APPRAISERS AND AUDITORS.

CANAL APPRAISERS AND AUDITORS. From a statement furnished by the capai ap praisers, it appears that the number of claims filed turing the last fiscal year was eighty-nine, amountlog in the aggregate to \$168,652 57. During the tame time, 273 claims, amounting to \$860,741 58, have been discosed of, the aggregate of awards

tame time, 273 claims, amounting to \$860,741 58, have been discussed of, the aggregate of awards made upon the same amounting to only \$19,644 76, since the close of the fiscal year a large number of other claims have be u adjudicated, which leaves at the present date about 100 to be acted upon. At the close of the year ending September 30, 1881, there appears to have been 741 claims on file awaiting decemination. The expense attending the maintenance of this Board, exclusive of the payment of awards, for the last fiscal year, was \$39, 6.9 20, of which sum \$15,280 07 was paid to various attorneys employed to defend, on the part of the State, again-t claimants.

I desire to submit in this place for consideration the question whether it would not be well to establish in the place of the Board of Canal Appraisers and the Board of Audit, as now constituted, some tribunal which shall have the power to hear and determine all claims against the State. It seems to me that justice to the claimants and protection to low State would be much better assured if these demands were submitted to persons whose experience and training fit them for the examination of the questions involved, according to the rules and methods which prevail in courts of justice, it is apparent that such a tribunal could be maintained, and a competent person provided as counsel to protect the interests of the State, at a much less expense than that attending the Board of Canal Appraisers and Board of Audit, and with vastly more satisfactory results.

praisers and board of Audit, and with vastly more satisfactory results.

I can see no reason why the office of Auditor of the Canal Department may not also be abolished. The cost of its maintenance during the last year is reported as being more than \$22,000. Since the change in the Constitution the duties which might devolve upon that officer could, it is believed, be well performed in the Controller's office with very little increase in the expense of that department. It is supposed that the changes above su gested would result in an annual saving of more than \$30,000, with no detriment to the public service. PUBLIC EDUCATION.

The Superintendent of Public Instruction has furnished the following statement relative to his department covering the year ending September 30,

1882: COMMON SCHOOL BTA.

Total receipts, including balance on hand
October 1, 1881. \$12,543,446 34

October 1, 1881. \$11,181,080 55

Total expenditures. \$7,986,383 96 Total expenditures.

Amount paid for teachers wages.

Amount paid for school houses, repairs, 1,525,578 26 30,333,641 00 sites.

Number of teachers' employed for the legal term of school.

Number of teachers employed during any portion of the year.

Number of children attending public

Number of persons attending Normal Number of volumes in school district Number of persons in the State between the ages of five and twenty-one years.

The success of our common school system is so closely connected with the welfare of the State, of congratulation to every citizen. The number of children atte ding public schools during the last fiscal year was 19,807 in excess of the number re-ported the year previous, while my predecessor in his last annual message called attention with re-gret to a decrease in attendance for the year then closed. that its satisfactory condition should be a subject

Seventy-six banks of discount and deposit were engaged in active business under the provisions of the banking laws of the State, on the 1st day of October, 1882. On that day their condition was reported as follows:

\$6,333,850, profits, \$729,527, loans and discounts, \$5,503,379, and the net aggregate increase in as-

sets was \$0,000,888. During the year six new banking associations were organized, one failed, and one was converted from a State to a National bank. On the 1st day of July, 1882, the number of sav-On the 1st day of July, 1882, the number of savings banks reported to the Superintendent of the Bank Department was 127, of which number eleven are in process of voluntary liquidation. During the year one new savings institution was organized, and one closed, having first paid its depositors and creditors in full. The condition of the savings banks on the day above named was as follows:

Date depositors   200,435,535
The increase to these several items during the
year was as follows:
Resources         \$35,918,774           Deposits         30,971,541           Burplus         5,853,656           Open accounts         70,776
TATO TO THE PROPERTY OF THE PARTY OF THE PAR
There are fourteen trust, loan and mortgage com-
panies in the State. Their condition on July 1.
1882, was as follows:
Resources\$139,758,534
Capital
Capital

Capital 12,579,500
Surplus and profits 9,854,370
Deposits 104,888,185
Other habilities 12,436,473
This statement shows an increase over last year of \$10,765,848 in deposits, \$1,322,027 in surplus and profits, and a net aggregate increase in assets of \$13,869,620.
On the first day of October last there were in the

On the first day of October last, there were in the State fourteen corporations for the safe keeping and guaranteeng of personal property, employing \$2,676,900 of capital in the aggregate.
State supervision of banks is worse than useless it is thorough and effective. Under the law as it now stands, the Superintendent of the Banking Department must cause an examination to be made of these institutions only wise, in his opinion, there is good reason to suspect an unsound condition, or false reports. It would seem that the solvency of the banks and the protection of depositors would be better assured if one or more examinations, in each pear, were made compulsory on the Department. year, were made compulsory on the Department.

INSURANCE. The records of the Insurance Department show that there were 151 fire insurance companies doing business in this State on the 1st day of July, 1882, of which sixty-nine were New-York State companies, fifty-five were organized in other States, and twenty-seven were foreign companies, with assets amounting in the aggregate to \$154,810,890 43; their total liabilities, including capital stock, were \$111,423,096 62, and their net surplus \$43,387,-

793 81.

There were twelve marine insurance companies doing business in the State on the first day of January, 1dc2, with assets amounting to \$22,888,423 93, and liabilities, including capital stock and scrip, amounting in the aggregate to \$18,183,850 69, leaving a net surplus of \$4,704,573 24.

There are twelve life insurance companies organized and doing business under the laws of this State, with assets amounting in the aggregate to \$225,966,512 02; liabilities, \$187,050,970 48; leaving a surplus as regards policy-holders of \$38,915,541 54.

There are also seventeen life insurance companies

There are also seventeen life insurance companies prganized in other States, but doing business in this, with total assets of \$203,310,947 55, and liabilities amounting to \$109,813,325 83, leaving a surplus as regards policy-holders of \$33,497,621 75; also one foreign life insurance company, with total

assets in the United States of \$123,735 09, liabilities, \$5,248 75, and surplus, \$118,486 34. We have six casualty insurance companies, of which two are New-York companies, two organized in other States, and two are foreign companies, with aggregate assets amounting to \$3,110,737 11; liabilities, \$1,948,199 53, and a net surplus of \$1,162,537 58.

\$1.162,537 58.

The number of cooperative insurance companies transacting business in this State on the 1st day of January, 1882, was 115, having 325,524 certificates in force, of which 90,219 were written during the year 1881. Within the last mentioned year 28,274 certificates terminated, and losses to the amount of \$4,742,090 were paid by this class of insurance organizations.

amount of \$4,742,000 were paid by this class of insurance organizations.

During the year 1882, there were organized under the general insurance laws of the State one mutual fire insurance company, with a paid up cash contribution of \$200,000, and one plate glass insurance company, with a paid up capital of \$100,000. Eight fire insurance companies, four organized in other States, and four foreign companies, have, during the year, been admitted to transact business in this State, with total assets amounting to \$3,220,404 36, and liabilities, including capital stock, amounting to \$1,554,788 42. Thirteen fire, two life and two marine insurance companies have ceased to do business in this State during the year 1882.

On the 1st day of July, 1882, the amount of securities, for the protection of policy-holders insured by the various insurance companies transacting business ri this State, held on deposit in the Insurance Department, as required by law, was \$13,594,749 30, classified as follows:

\$13,034,749 30, classified as follows:

New-York State life insurance companies. \$2,852,097 36

New-York casualty insurance companies. 201,509 95

N w-York free insurance companies. 1,653,000 00

Fire insurance companies 20,100 00

Foreign insurance companies. 8,868,041 99

\$13,594,749 30 The Superintendent of the Insurance Department has distributed to policy-holders in bankrupt insurance companies, up to July 1, 1882, from the securities held by him for their benefit, the sum of \$\$12,516 55. I sm informed that the expenses of maintaining this department for the year ending September 30, 1882, were at least \$100,000, while recent investigations cond to convince the ordinary mind that this department, and the laws in relation to the subject of insurance, do not turnish the protection to the people which they ought. I suggest that steps be taken to make this department more useful and less expensive, and that the law touching the entire question of insurance be reduced to a plain and simple enactment which shall be a safeguard against the abuses to which this important interest is now exposed.

NATIONAL GUARD.

NATIONAL GUARD. Under the policy recently inaugurated, the Naional Guard has been reduced to four divisions, eight brigades, fifteen regiments, one battalion and forty separate companies of infantry, and seven batteries of artillery, comprising in the aggregate 11,608 officers and enlisted men. The changes made during the year comprise the disbandment of separate companies in Wyoming, Orleans and Madison counties. A separate company in Chautauqua County, the musicing out of which had been included in the orders incident to the general reorganization of the force, has been retained. On the 1st day of July last a camp of instruction was established pear Peekskill, which was maintained until the 4th day of August. Six regiments were consecutively ordered to this camp, remaining there from live to eight days each, if, as the result of this inaugural encampment seems to indicate, the usefulness of the National Guard can be thereby promoted, with a reasonable expenditure of money, I am of the opinion that a sufficient amount should be appropriated annually to permit at least a part of the force to receive the advantages of this new feature of military instruction. With the reduction County, the musicring out of which had been inof the force to receive the administration than the feature of military instruction. With the reduction of the number of men enrolled, the efficiency and disceptine of the force becomes a matter of the first importance; and I trust that all legislation on the subject, as well as the administration of the military affairs of the State, will be in that direction. STATE PRISONS.

The earnings and expenditures of the severa State prisons during the year ending September 30, 1882, are shown by the following table :

AUBURN. Expenses	\$120,234 122,926	16 43
Deficiency	\$2,692	
Earnings	\$60,361 99,666	
Deficiency		
Expenses	\$241,321 193,127	93
Surplus form this statement th	\$48,194	

It will be seen from this statement that the total earnings of the three prisons were \$6,257 58 in excess of their expenses, and that the large surplus in Sing Sing creates this | alance in favor of the State, not withstanding the deficiency in Auburn and Clinten prisons. But I deem it proper to call attention to the fact that the number of convicts confined at to the fact that the number of convicts contined at Sing Sing is considerably in excess of the number of cells provided. This necessitates the placing of two convicts in many of the cells, which must be injurious to the morals and health of the prisoners so confined, and dangerous to the discipline of the institution. At the same time Anburn and Clinton prisons have sufficient vacant cells to more than re-lieve, if occupied, the Sing Sing prison of its surlieve, if occupied, the Sing Sing prison of its surplus of convicts beyond its natural capacity. On the 30th day of hast September the number of convicts confined in Sing Sing prison was 1,520, while Auburn contained but 912 and Clinton 499. If these penal institutions are self-sustaining, without injury or embarrassment to honest labor, it is a matter for congratulation; but it is, at least, very questionable whether the State should go in ther and seek to realize a profit from its convict labor. In my judgment it should not, especially if the danger of competition between convicts and those whe nonestly coil is thereby increased, and the over-crowding of any of the prison, with its attendant evils, is the result. The asylum for insane convicts at Auburn contained, on the 30th day of September, 1882, 141 inmates, of which nine were women.

The following information is furnished by the State Beard of Charities, who will, at an early day, present their report to the Legislature in detail The value of the property held by the various charitable institutions on the 30th day of September, 1882, was \$41,103,809 54, of which \$33,501, 605 36 was real estate, and \$7,602,304 18 is personal property. The receipts of all these institu tions during the last fiscal year were \$10,186,810 91, derived from the following sources:

Minic of New-101k	Q14 A 37 (325 (325 ) 40 (41 )
Cities and counties	4.236,130.00
Paying inmates	371,017 13
Invested funds	397,674.90
Donations	1,283,876 59
Loans	355,043 00
Labor of inmates	63,747.05
All other sources	2.760,620 84
All other sources	21100102000
	10,186,810 91
The expenditures during the same p	eriod were as
IOHO wa.	Q1 400 010 84
State institutions	0.240 600 55
County and city institutions	5,891,439 23
Incorporated benevolent institutions	0,001,403 20
	100 man a com (10)

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Of the number reported as discharged, 778 were furnished transportation to their homes in other States and countries, or to their places of legal settlement. During the year the Board has returned to various countries of Europe, forty-eight limatic, ignotic, crippled, blind fand otherwise disabled allen papers, who had been deliberately shipped to our shorss by the anthorities of foreign cities and towns, or by relatives, guardians and friends, in order to shift the burden of their support to our public charities. It is to be hoped that the continued return of such unfortunates to those who should legally and naturally provide for them will in time discourage such mean and diagraceful attempts to evade a plain and homane duty. The number of insane in the various institutions on the 30th day of September, 1882, was 10,443, distributed as follows: Of the number reported as discharged, 778 were

141 10,443

Of the insane in the State institutions, 2,022 were confined in the Willard and Binghamton asylums, they being entirely of the chronic class. The number of insane persons in the several institutions, as given above, is 384 in excess of those reported at the close of the previous year, and thus the constant increase of insanity in our state is further demonstrated. The problem of the custody, care and treatment of this pitiable class is, therefore, crowded more and more upon the attention of all thinking citizens and those who make their laws. I am satisfied that existing statutes on this subject need amendment. The results of recent investigations ordered by the Legislature, and the report of the Board of Charities, will doubtless contain valuable suggestions on this subject. If, as seems to be generally conceded, insanity is a discussed and peculiar treatment, it must be that the chance of improvement in those affected by this mailedy would be greatly increased if they could have the care afforded by an institu-

tion [especially established for its treatment. The usefulness of such institutions depends very much on the confidence which the public have in their proper conduct, and it is abundantly demonstrated that the people are ready to believe, sometimes on very slight grounds, the gravest charges of mismanagement and inhuman treatment with reference to their superintendence. It is equally certain that if abuses in the care of the insane exist, there should be the least possible opportunity for their continuance without exposure. Frequent visitations and the most therough examination should be made either by local boards or by properly constituted State authorities, which the people would be suce were in nowise committed, except to the faithful discharge of their duties. By this means these indistinguishment of the state may conform to the reasonable public demand on that subject.

MUNICIPAL GOVERNMENT.

The formation and administration of government of cities are subjects of much public interest, and of great importance to many of the inhabitants of the State. The rermation of such governments is

ties and the managers of some of the usane asy-lums in regard to their respective rights and duties, which should be settled by plain statutory pro-

visions. The number of immigrants landed at Castle Garden from January 1, 1882, to December 1, was 435,647, being an increase of 18,566 over the same period of the preceding year. The Commissioners of Emigration estimated that the number arriving laring the month of December would make the total for the year 400,000, being the largest number landed in any year since the creation of the commission in 1847. Of the appropriation of commission in 1847. Of the appropriation of \$200,000 made by the last Legislature for the maintenance of the Commission, \$47,500 46 has been expended in protecting the immigrants while landing, directing and forwarding those who had destinations fixed upon, assisting such as sought employment, and caring for the sick and helpless, and \$23,473 24 for special repairs to buildings. Under an act of Congress, passed in Angost last, the sum of 50 cents for each alien passenger intending to remain in this country is now collected by the United States Treasury Department and credited to the Emigration Commission. The isum collected for the first three full months since the law went into operation was \$8,000 less than the expenditure for that period; and since during the ensuing winter months immigration will decrease, the deficiency is likely to be increased to such an extent as to require the expenditure during the coming year of the amount now remaining to the credit of the Board in the hands of the State Treasurer. Adding from the result thus far apparent, it is not likely, in the opinion of the Commissioners, that the cellections by the Federal Government will be sufficient to meet the expense of this work, and further appropriations will be necessary, unless some economies can be effected in the system of the State supervision. \$200,000 made by the last Legislature for the

QUARANTINE AND HEALTH OFFICER. The quarantine establishment in the Port of New York has been conducted in much the usual manner luring the past year, and no contagions disease has been allowed to enter the State through the channels of immigration or commerce. It appears that the amount paid from the State Treasury for the maintenance of this department for the year ending eptember 30, 1882, including the salaries of three Quarantine Commissioners, was \$35,500. From

a report of a special committee appointed by the Senate in 1881, it appears that while the emoluments of the Health Officer of the Port of New-York were very difficult of exact sacerianment, the committee came to the conclusion that the net income of that officer did not average less than \$40,000 per annum, and might in favorable years reach a sum upward of \$60,000. No one can read this rejort without being convinced that this estimate is a very moderate one, and represents a sum of money derived from the commerce of our principal port in starting disproportion to services rendered, and greater than any man ought to receive for official services. If the tees and charges are so high that the commerce of the port is injuriously affected by their collection, they should be reduced; if they are to be continued, all but a reasonable sum for the salary of the Health Officer should be applied, if legally possible, to the support of the quarantine establishment; and if this cannot be done they should be so limited as to yield to the officer a fair-salary only, thus relieving our commerce to that a report of a special committee appointed by tair salary only, thus relieving our commerce to that

they should be so limited as to yield to the States fair salary only, thus relieving our commerce to that extent.

And here it is deemed proper to call the attention of the Legislature to the subject of Larbor masters. The law now in force provides for the appointment of these officers, and a Captain of the Post of New-York. Their duties generally are to provide and assign suitable accommodations for all ships and vessels, to regulate them at the stations they shall occupy at the wharves and to exercise other control over shipping of a kindred character. As compensation for the performance of their duties, they are by the state under which their appointment is authorized, permitted to collect certain fees to be paid by the masters, owners or consignees of vessels entering the port. In October, 1876, the Surreme Court of the United States adjudged that the provision of our statule permitting the collection of those fees was unconstitutional and void, and yet their exaction has been continued by these officers appointed by the State and having no other means of compensation. The money thus collected is called by the Captain of the Port\* voluntary payments by the interest served. The great State of New-York should no longer rest ander the accusation that it knowingly permits officials of its own creation to burden the commerce entering its port, by the exaction of charges which the highest tribunal in the land has determined to be illegal. It is worthy of the consideration of the Legislature whether the duties attached to these offices could not properly be performed under the ansiece and the Department of Ducks in the City of New-York changed from a State bank of Amsterdam was converted from a facture Bank of Amsterdam was converted fro offices could not properly be performed under the auspices of the Department of Docks in the City of New-York. If, however, it is determined that the office of harbor master is necessary, some way should be devised by which he can be legally compensated for his services. The subject of portwardens and the system of pilotage connected with the Port of New-York are also commended to the consideration of the Legislaurie as matters which need further regulation by well digested laws. A reference is hardly necessary to the fact that if we are to maintain the supremacy of our port against a constantly increasing competition, there should be no unfavorable contrast in regard to fees and charges, which are indirectly a tax on its commerce.

ds commerce. The total cost of the new Capitol to date, in cluding a balance of about \$150,000 remaining to meet the expense of the work now in progress, is \$14,222,993 og. The two legislative chambers and offices for the most of the State officers have been completed. The offices still to be provided for in the new building are the Controller, State Ireasurer, State Engineer and Surveyor, Superintendent of the Bank Department, Canal Appraisers, State Board of Charities, the State Library and the Court of Ap seals. The \$1,400,000

praisers. State Board of Charities, the State Labrary and the Court of Ap eals. The \$1,100,000 expended during the last year has been applied to the completion of the east front and roof; the erection of outer walls of the west front; threemstruction of a room for the Court of Appeals, which will be ready for use about the first day of March; the carrying up of the main tower to the roof line of the main walls, and the completion of some of the department offices which were unfinished at the beginning of the year. The entire outer walls are now substantiatly completed, and the contract for the roofing yet undone has been awarded. The Commissioners estimate that a million or a million and a quarter deallars, at most, is all that can be capended economically during the coming year.

A commission was appointed during the past year by my predecessor, pursuant to Chapter 295 of the Laws of 1882, to survey and examine the different parts of the building, as to the safety and durability of the work, more especially the Assembly Chamber and its ceiling. In their report, which was made in September last, they express doubt as to the stability of the vaulted ceiling of the Assembly Chamber, and recommend that most of the stone vanit mabe removed, and its place supplied with a construction of wood. This report has proveded a reply from the architects of the building, in which they insist that in its present state, and without repairs, there is aothing in the condition of the ceiling of the Assembly Chamber to warrant apprehension in recard to its safety or to prevent its immediate occupation. It must be regarded, at ieast, as very unfortunate that this question should arise before the completion of this building, and notwithstanding the fact that the expense of its construction thus far has been the cause of so much complaint. If there remains a question as to its safety in any part, it should be put at rest before proceeding further. If there is no such question the building should be finished as quickly as orasticable,

JUDICIAL AMENDMENT. At the last election the people adopted an amendment to the Constitution, by the terms of which the Legislature has the power to organize an additional General Term of the Supreme Court, and to provide for the election by the electors of the respective judicial districts, of not more than two additional justices of that court in the first, fifth, seventh and eighth, and not more than one such justice in the second, third, fourth and sixth judicial districts. In the performance of the duty imposed in this amendment, extraordinary care should be exercised in order that the enormous expense which the people are already called upon to meet in the support of the various branches of the judiciary of the State, shall not be increased beyond the amount necessary to relieve such of the courts as are plainly overburdened.

Apportionment.

The last Legislature neglected its plain duty in failing to reapportion the State into Congressional districts, according to the United States Census of 1880, and pursuant to the alloiment by Congress of our quota of the members of the House of Representatives. It is to be hoped that this work will be speedily undertaken. To make an apportion ment of the population of the State into thirty-four disseventh and eighth, and not more than one such

the State. The remation of such governments is properly matter for most careful legislation. They should be so organized as to be simple in their details and to cast upon the people affected thereby the full responsibility of their administration. The different departments should be in such accord as in their operation to lead toward the same results. Divided counsels and divided responsibility to the Divided counsels and divided responsibility to the people on the part of municipal officers, it is believed, give rise to much that is objectionable in the government of cities. If, to remedy this evil, the chief executive should be made answerable to the people for the proper conduct of the city's affairs, it is quite clear that his power in the selection of those who manage its different departments should be greatly enlarged.

PRIMARY ELECTIONS.

The protection of the people in their primaries will, it is hoped, be secured by the early passage of a law for that purpose, which will rid the present system of the evils which surround it, tending to defraud the people of rights closely connected with their privileges as citizens.

SPECIAL LEGISLATION. It is confidently expected that those who represent the people in the present Legislature will address themselves to the enactment to such laws as are to the benefit of all the citizens of the State, to the exclusion of special legislation and interference with affairs which should be managed by the localities to which they pertain. It is not only the right of the people to administer their local government, but it should be made their duty to do so. Any departure from this doctrine is an abandonment of the principles upon which our institutions are founded, and a concession of the infirmity and partial failure of the theory of a representative form of government. If the aid of the Legislature is invoked to further projects which should be subject to local control and management, suspicion should be at once aroused, and the interference sought should be promptly and sternly refused. If local rule is in any instance bad, weak or inefficient, those who suffer from maladministration have the remedy within their own control. If, through their neglect or instention, it falls into unworthy hands, or if bad methods and practices gain a place in its administration, it is neither barsh nor unjust to remit those who are responsible for those conditions to their self-invited fate, until their interest, if no better motive, prompts them to an earnest and active discharge of the dates of good citizeuship. the exclusion of special legislation and interference

CONCLUSION. Let us enter upon the discharge of our duties fully appreciating our relations to the people and determined to serve them faithfully and well. This involves a jealous watch of the public funds, and a refusal to sanction their appropriation except for public needs. To this end all unnecessary offices public needs. To this end all unnecessary offices should be abolished, and all employment for doubtful oeneith discontinued. If to this we add the enactment of such wise and well considered laws as will meet the varied wants of our reliow-citizens and increase their prosperity, we shall merit and receive the approval of those whose frepresentatives we are, and with the consciousness or duty well performed, shall leave our impress for good on the legislation of the State. GROVER CLEVELAND.

REPORT OF THE BANK DEPARTMENT.

Name.	Location.	Cardial
Dunder State Hank The Madison Square Hank The Madison Square Hank State Hank of Bollvar The Hank of Fast Aurors The Manutacturers' Hank of Am Bectdan Hank of Niagara Hank of the State of New-York	N. Y. City Boil ar East Aurora Amsterdam	100,000 00 200,000 00 100,000 00 30,000 00 50,000 00

ruary 18, 1882, and William H. Kimball was appointed its receiver on February 21. He reports to the Superin tendent that the sole cause of its failure was the reckles lending of money, without security, for speculative its capital from \$50,000 to \$100,000; the Nassau Bank of New-York reduced its capital from \$1,000,000 to \$500,000; and the Finshing and Queens County Bank reduced its capital from \$100,000 to \$80,000.

Following is a summary of the quarterly reports of all of the banks for the days nearest the close of the last two flocal years: RESOURCES. Condition September Septemb

9		24, 1881.	30, 1882.
	Loans and discounts, less due from directors. Due trons directors.	\$74,745,195 5,034,151 105,011	\$80,048,014 2,779,486 96,466
	Lipe from trust companies "this, Nations, and pri sie b liks and brokers. Ican estate honds and mortgages. Stocks and bonds. Specie U. S. legal tender notes and cir-	8,587,787 2,038,633 845,735 3,950,667 6,263,929	8,886,161 1,9-4,108 470,251 2,09-,002 3,879,297
	cuinting notes of National banks Cast items Loss and expense account Assets not included in either of	4.617.703 10,080,000 840,049	5,378,356 15,360,421 525,397
	Add for cents	277,079 044	216,717
	Total resources		\$122,563,460
	Capital. Surplus fund. Undivided profits. Circulation Due depositors on decound.	#19,025,700 5,005,147 8,933,038 75,711,150	#18,805,700 6,790,400 8,807,302 20,608 82,050,080
	tions, and private banks and	7,589,883	8,453,344
100	Due individuals and perperations other than bankwand depositors Due Treasurer state New York	877,694 750,887	1,957,833 464,853
	Amount due not becaded in either of the shove heads	584,550 127	843,685 155
	Total habilities	\$113,413,572	\$122,562,460

The following trust, loan and morigage companies are egularly organized and under the supervision of this

epartment: 

German-American Loan and Trust Company of the City of New-York; neither company has as yet perfected its organization and entered upon active business. The companies reporting last year show an increase of recompanies reporting iss: year show in therease of re-sources this year of \$13,869,620 53.

The report next refers to the case of the Mutual Trust

Company, and quotes the decision of Justice Landon. A list is given of fourteen corporations for the safe-keeping and guaranteeing of personal property, all except three being in New-York City. As to building, murual loan and accumulating fund associations, Mr. Hepburn re-news his recommendations of last year, that the law renews his recommendations of the year, that he has no quiring these companies to report to the Department be repealed. He has no power to compel a report or to make an examination except upon request of the stockholders

seciations and individual bankers and trust comparies. The net increase in securities during the year was \$88,391. Of the securities deposited with the Superintendent, \$74,400 is held as a guarantee of good faith on the part of banking associations and individual bankers; \$83,030 is held as security for the redemption of outstanding circulation, the time for the redemption of which has not expired; \$1,000,445 98 is held for trust companies. The remaining \$96,276 45 is held subject to the orders of its owners.

In conclusion Mr. Hepburn says, concerning the relative merits of State boundaries to do aught save to regulate the civil relations of our citizens is fast being demonstrated. In a commercial sense we are pre-emblently a Nation—under one Governa, ent. The necessities of commerce are working a centralization of power in the National Government over all questions relating to transportation and the interchange of commodities. And our currency, which is the great motive of commerce, as well as all business enterprises, must be regulated by the same coursal power. Whether Congress will continue by an exercise of its power of taxation to proubly State banks from issuing circulation, and continue the same to banks of its own creation, or whether all binks will be given circulation upon complying with certain general requirements, as suggested by Senator Bayard, certain it is that the currency of the future will involve general requirements, as suggested by Senator Bayard, certain it is that the currency of the future will involve general requirements, as suggested by Senator Bayard, certain fits that the currency of the future will involve general requirements, as suggested by Senator Bayard, certain it is that the currency of the future will involve general requirements, as suggested by Senator Bayard, certain it is that the currency of the future will involve general requirements as suggested by Senator Bayard, certain it is that the currency of the future will involve general requirements. In the converse of

DE LONG AND COLLINS.

LIEUTENANT DANENHOWER BEFORE THE JEAN-NETTE BOARD.

Washington, Jan. 2 .- The Jeannette Board net at the Navy Department to-day, and Liquienant John W. Danenbower, having recovered from his recen illness, was recalled and examined by the Judge Adve ate in behalf of the late Jerome J. Collins.

Q .- Do you know of any trouble between the com mander of the Jeannette and the late Mr. Collins !  $\Lambda$ .—Yes, there was trouble commencing in September, 1879, when the captain gave an order that no one should leave the ship without his permission. Mr. Collins thought it was directed against him and protested by remaining on board ship without permission. Another trouble occurred November 1, 1879, with reference

to the medical examination. Mr. Collins objected to it,

and the order was modified. During the winter of '79-'80 numerous discussion occurred between Captain De Long and Collins on the subject of duty. On one occasion the captain told Col ins if he was not satisfied he could report him to the ecretary and he (the captain) certainly would report him (Collins) on return of the ship. The trouble cul-minated December 2, 1880, when the captain suspended

Q .- Were you present when De Long placed Collins under arrrest !

A.-I was present. On the 24 of December, 1880, be-tween 11 a. m. and 1. p. m., I went up from below, and about 12:10 Mr. Collins came in to report the moon observation. He lit a candle in the workroom and chatter about 12:10 Mr. Collins came in to report the noon observation. He lif a candle in the workroom and chaited with me or whistled a times. A few moments later the captain came in and spoke to Mr. Collins, to the effect that it was strange he would not obey his orders to exercise on the ice. Mr. Collins said that he was taking the noon observations, and the captain replied that it was strange that it would take twenty minutes to make an entry, etc. Mr. Collins replied quickly that he dide't like being chased up in that way. The captain said the matter has come far enough and told Collins to take off his coat. I immediately went below. The conversation which followed was loud, and I heard most of it. A long discussion followed, and it hually came to a point at which the disagreement took place and a contradiction was involved. I heard the captain say; "That is enough, sir. You have done your last duty in this saip." Mr. Colins left the captain. The captain salled me and asked it I had heard the trouble. I said yes, and began to relate what I heard, but thinking imight give a wrong impression I said I preferred to put what I knew in writing, and that afternoon I dictated what I had heard to Mr. Chipp. At noon the next day the captain came in to record the observations. He referred to the conversation and expressed regret that such an occurrence should have taken place abourd sinp. I also expressed regret that I was a withous, He said I would not be called up in the matter.

Q.—Do you know when Collins's notes and sketches, etc., were lost? A.—I don't know; I think his big book went how in the saip.

Q.—Do you know when collins's notes and sketches, etc., were lost? A.—I don't know; I think his big book went how in the saip.

Q.—Do you know when collins's notes and sketches etc., were lost? A.—I am confident he was not prevented from reculing it! A.—I am confident he was not prevented from doing so, all hough I know nothing on that special winder to have the prevented from the order to abandon was given and his movem

fore the order to abandon was given and his movements were perfectly free.

Q.—Was Mr. Codins treated as a prisoner: that is, was he compelied to march behind the pury unarmod? A.—He was at first, but at his request he was allowed to carry a Henry rife. I did not understand his status fully, but knew he was suspended from work. He was free as to his movements.

Q.—Dud you see Colinas writing a report? A.—I frequently saw him writing, and I understood he was keeploog a fournal.

officer.
At noon the Board adjourned until to-morrow morning.

THE KENNEDY WHO WAS NOT ELECTED

The recent muddle in regard to the Coronership, in which severa William H. Kennedys have been more or less conspicuous, has been unravelled and settled at last, and a calm now broods over the Kennedy family. In the siore of Kennedy the undertaker, long rows of inviting-locating collins in ethowalis and occupy the show-cases. Shronds, silver-plated handles and dataling plates tempt the passer-by, while camp-chairs and catafulques make little passer-by, while camp-chairs may get a catafulque of the beads of the several death. Collector Robertson pressited and section of the beads of the several death. Collector Robertson pressited and section of the beads of the several death. Collector Robertson pressited and section of the beads of the several death. Collector Robertson pressited and section of the beads of the several death. Collector Robertson pressited and section of the beads of the several death. Collector Robertson pressited and section of the beads of the seads of the several death. Collector Robertson pressited and secti yearn for home. Horse-distols, bowie-knives and tomahawks have been laid away for the next election. Such a change has peace wrought with one Ken-nedy. And with the other Kennedy there are even more cheerful signs and tokens of peace. On the bar of his retreat the ruddy glow of Monoaghela rye and the im-muculate transparency of Old Holland gin give unmis-

takable evidence of happiness.
While the harrying teet of New-Year's callers broke the stillness of lower Taird-ave.on Monday afternoon and the musical patter of the hoofs of the street-ear horses blended in indesernable melody with the jingle of the clavated trains, a TRIBUNE reporter tapped cautiously at the barroom door William H. Kennedy. The curtains were pulled down nd the iron shutters looked forbidding, but an occasional glimmer and gleam of light gave proof through the uight that Kennedy was still there. The saloon was losed, properly speaking, for the day; but friends and batives found ingress easy. Behind the bar and radiant with smiles, Mr. Kenned: filled the frequency captied glasses of his admirers, who drank and came again for more. And each time was loader than the first.

"Ah, ha," said Mr. Ke medy, " I'm glad to see you. A happy New Year to yourself, and see how you like it." And with the Coroner, how stands the record of the dving year 1"

dying year 1"

"And is it the Coroner you're looking for i" replied Mr. Kennedy, urbanely. "If so, you won't find him here. That Hotic fun is all over, my boy. And it's great fun I had out of it, it is. Oh, I near had the undertaker crazy, and I'm proud of it. But I was only josting all the time. There was a fellow came here about 12 o'clock one night. He came from Tammany Hall. What'll yer have' says I. 'Gin,' says he: will you take something with me! 'No.' said I. And then he begalt. 'Are you to appear before the Board of Coroners to oppose William it. Keamedy, the undertaker, in taking his seat I said be. 'I am,' said I, and I'm coming with counsel, too.' 'You don't want to oppose him' said he; 'you've made your mark, and now you ought to drow out and save yourself for the next election.' Another fellow came in and threatened to blow me into spiniers if I opposed the undertaker. Oh, I've had a lively time. One night they smashed the glass in my front windows. They threatened to make away with the and other pleasant things like that. One of them I landed plump on his boack on the floor and he hasn't recovered. I had my wrist done up for a week, it was so iame from the strength of the blow I gave him. But I'll pledge my word thas the other Kennedy wouldn't have been elected if it hadn't been for me. Of course he's elected and he is the Coroner. I always thought so, but I wanted some furshed so I said I was the man elected. And I'mrather inclined to think that I cound have made some trouble if I had tried. There's Nelse Smith who sont me the notification of my nomination. It was fourteen day's before he notified me of the mistake; I'd been spending my money on posters and bills and drinks and all these necessary things. And this Kennedy, the undertaker, was just crazy, stark crazy. He cussed and swore like a pirace. He said the chought it was enough to pay his assessment without having his seat contested; and so did I, but I didn't let on, you be. He said I was an Oranceman and a Protestant and that I wasn't a "And is it the Coroner you're looking for !" replied here. Trait little full is all every may be a proposed in the time. There was a follow cannot have been clearly as a follow cannot be a followed by the undertaker, in taking his sear F said he. 'I am' said I, 'and I'm coming with compact of the make a follow cannot be a followed by the undertaker, in taking his sear F said he. 'I am' said I, 'and I'm coming with compact of the make the compact of t

OBITUARY.

CHARLES PORTERFIELD KRAUTH. PHILADELPHIA. Jan. 2 .- Dr. Charles Porterfield Krauth, D.D., LL.D., vice-provest of the University of Fennsylvania, professor of mental and moral philosophy, died at 1 o'clock to-day. He had been ill for two weeks with a compileation of disorders, but principally kidney affection.

Phitip Krauth, who was president of the Pennsylvania Collego from 1834 to 1850. He was born March 17, College from 1834 to 1850. He was born March 17, 1823, in Martinsburg, Va., and was graduated at Penns sylvania College in 1839. Entering the Lutheran ministry in 1841 he was paster successively of churches in Baltimore, Md.; Winenester, Va.; Pittsburg, Penn., Philadelphia, and in Canton, Md. In 1852-53 he visuted the Danish West Indies, and for three months of that time, during the severe prevalence of the yellow fever, preached in the Dutch Reformed. Church of St. Thomas. A sketch of his tropical experi-ence was published afterward under the title "A Winter Church of St. Thomas. A sketch of his tropical experience was published afterward under the title "A Winter and Spring in the Damsa West Indies." In 1861 he became Editor of The Lutheran and Histonary, and in October, 1864, he was appointed Norton professor of systematic theology and cockesiastical polity in the Lutheran Semidary in Philadelphia. The chair of intellectual and moral philosophy in the University of Pennsivania was offered to him in 1868, and he was chosen vice-provest of the institution in 1873. In the following year the department of logic was attached to his chair. He was for several consecutive terms president of the General Connect of the Lutheran Church in America. He was among the most active laborers in the liturgical movements of his Church; and edited the Jubilee Service and bore a prominent part in the preparation of "The Church Hook" set forth by ani-chiority of the General Council in 1869. He was a member of the Historical Sectory of Pennaylvania, of the Philosophical and Oriental Societies of the American Committee Old Testament Company) cooperating with the British revisers of the Authorized Verstou, and of the American Buble Society Committee on Versions.

Professor Krauth was distinguished as a Biblical and historical writer. His chief distinction as an author was due to a work entitled "The Conservative Reformation and its Theology," published in Philadelphia in 1871. He also published as Tholical and history and relations of the authorized versions of the Scriptures. In 1893 he wrote the reply of the General Council of the Lutheran Course in America to the Pope's letter. Among his many works were a translation of Tholica's review of Strauss. He celtical flexible of the Lutheran Course in America to the Pope's Universities and some professor was not of the Cartery's "Principles of Knowledge," Professor Krauth's library was one of the most carofinity selected in America, and contained about 14,000 volumes, largely of the class of books which are the primary sources of information

EARL OF STAMFORD AND WARRINGTON. LONDON, Jan. 2.- The death is announced of

the Earl of Stamford.

George-Harry Gray, the seventh Earl of Stamford, County Lincoln, and of Warrington, County Lancaster, Baron Grey of Groby, County Lefcester and Delamer of Dunham Massey, County Chester, was born Jenuary 7, 1827, and succeeded to the title April 26, 1845. His father married Lady Catherine Charteris, fourth daughter of Frances, a sister of the Earl of Wemyss and March whose death was announced yesterday. In 1832 his tather was called to the House of Peers by the title of Baron Grey of Groby, and on his death in 1835 the Eart whose death is announced took his father's seat. He was a Liberal-Conservative.

HENRY R. SILLIMAN.

PHILADELPHIA, Jan. 2.-Assistant Surgeon Henry R. Silliman, U. S. A., died here yesterday, age fifty-one.

Major Silliman was appointed from Pennsylvania as an assistant surgeon with the rank of first lieutenant in May, 1861. In March, 1865, he was brevetred captain and subsequently major for faithful and meritorious services during the war. He retard May 9, 1867, owing to disability resulting from sickness contracted in the line

JOHN A. BAUSH.

Chief Assistant Appraiser John A. Baush died at his home, No. 113 West Twelfth-st., on Monday morning of heart disease. He had long been a sufferer from heart and kidney troubles, but he remnined at his duties until Saturday. Mr. Baush was born in Pennsyb vania. He was sixty-seven years old, and was one of the oldest officers in the Appraiser's Department. He was appointed an examiner in the Customs Service on January 4, 1841, when the Public Stores were in Broadway. Soon afterward A. T. Stewart offered him \$5,000 a year as a woollen-buyer in Europe, which he declined. He was one of the original Board of five Appraises ap-pointed sixteen years as o, and when the office of Cale Appraiser was established afterward, he was made Chief Assistant, his special duties being the examination of wools. He was offered the position of Appraiser three times, but declined it, as he thought that polities would interfere with his appointing only persons of his own selection as subordinates. He was esteemed bigaly by nii New-York importing merchants, and was considered one of the ablest of wool experts. He had served successively under Appraisers McElrath, G. W.

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JOHN WATSON.

John Watson, chief-engineer of the Cunard steamship Servia, died at Boote, England, on December 20. Mr. Watson was well known to travellers by the Cunard Line, having been forcy years in the servier. His nequalinance among commercial men especially was extensive, and he was much liked and exceemed.

SUSPICIOUS DEATHS INVESTIGATED.

TROY, N. Y., Jan. 2 .- The coroner's jury who have been investigating the deaths at White Creek, Washington County, of M. D. Whiteomb and Miss Neillo Shaw have rendered their verhet. Whiteomb had a divorced wife and Miss Shaw was his intimate friend, whom it was thought he would have married but for legal obstacles. Miss Shaw's illness was marked by of aquor. They consure severely the negligence and lack of care exhibited loward him during his last ill-In the Shaw case the jury find that death was caused

by mercurial role in criminally administered by Dr. F. B. Hale, of cambridge, and taken by Mass Shaw wider life instructions. Dr. Hale was arrested and balled in the sum of \$5,000.

THOUGHT HIS TIME HAD COME.